

The South Carolina Department of Consumer Affairs

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Consumer Alert

Providing consumers with knowledge to make informed choices and decisions.



Take Advantage of these Consumer Affairs Services:

“Late Nights” offers extended hours for more convenience



“Late Nights” allows consumers with especially busy schedules a few extra hours to reach Consumer Affairs.

Office hours are extended from 5:30 p.m. until 7:00 p.m. on the third Tuesday of every month.

The program is designed to give consumers the convenience of after-work hours.

Consumers are welcomed to stop by or call during the additional hours at 803.734.4200 or toll free in S.C. at 1.800.922.1594.

For more information about “Late Nights” please contact the Public Information Division at 803.734.4190.

Got Questions??? Ask Consumer Affairs through online chatting

Think you have been a victim of a scam or just need general information about fraud protection?



Then log on to Ask Consumer Affairs, an interactive forum that provides you with great consumer information. Visit the South Carolina Department of Consumer Affairs website at sconsumer.gov and click on LIVE HELP.

A communication specialist is there to assist you with any questions you may have Monday through Friday from 8:30 a.m. until 5:00 p.m.

After Hours: Contractors: Myths and Scams

The South Carolina Department of Consumer Affairs will present a special session of After Hours on “Contractors: Myths and Scams” on May 15.

After Hours is an after business hours programs aimed to educate South Carolina consumers. After Hours is typically held every third Tuesday of the month and features free consumer education seminars.

This month’s After Hours will focus on how to avoid being ripped off by unscrupulous contractors. Specialists will be present to give advice on what to do if you feel you have been a victim of a contracting scam, as well as tips on how to handle contractors.

After Hours is held at the SCDCA, located at 3600 Forest Drive, Columbia. Light refreshments will be served.

Homebuying101: Bringing consumers closer to the American Dream

Consumers interested in purchasing a home should check out Homebuying 101: Building Your Foundation for the American Dream, an educational conference designed to aid consumers entering the homeowner market.

The conference will be held on Wednesday, June 27 at the

Brookland Baptist Banquet and Conference Center with registration starting at 8:30 a.m.

The conference will have experts on-hand in the housing market and industry professionals to answer questions and offer services.

Consumers will have the
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The Help Desk: *How do I find the best real estate broker?*

Before you hire a real estate professional, it is important to know the difference between a real estate broker and a real estate agent.

Real estate brokers are licensed professionals who assist sellers and prospective buyers of homes. Real estate agents are licensed professionals who work under the supervision of a licensed real estate broker. In return, the broker pays the agent a portion of the commission earned from the sale or purchase of the property.

Real estate brokers and agents earn commissions from the services they provide. The services and the commission due to a broker working with a home seller are set out in the listing agreement that the broker and seller sign. Brokers generally list

your home on the Multiple Listing Service (MLS), a clearinghouse that member real estate brokers and agents use to exchange and update information on property listings, and to connect with other brokers or agents working with prospective buyers.

Traditional, full-service real estate brokers working with sellers provide a broad range of services, including helping prepare the property for sale, recommending an asking price, publicizing the home to prospective buyers, arranging meetings and negotiations with prospective buyers, following up on home inspections and other matters once a sales contract is signed, and arranging for the closing of the transaction.

A broker also may help by

referring the home seller to other service providers, like mortgage lenders, title companies, home inspectors, and real estate attorneys, which could make the difference between success and failure in closing a sale. That said, remember that you are not locked into the service providers they recommend.

Hiring a real estate broker

Finding a broker with whom you're comfortable may take a little time. Ask friends, co-workers, and neighbors who have sold houses recently for recommendations. You can see who's selling property in your area by checking lawn signs and ads.

Interview several real estate brokers/agents to learn about their experience, track record,

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Trinity Collegiate to represent S.C. in LifeSmarts competition

Trinity Collegiate School in Darlington represented South Carolina in the 2007 National LifeSmarts competition. The team won the State LifeSmarts competition Friday, March 2, 2007, at Southern Lutheran Seminary on North Main Street. Scott Hawkins of WIS-TV served as question master. The team traveled to Orlando, Florida, April 21 – 24 to compete against other teams from across the country.

SCDCA hosts the annual competition for students in 9th – 12th grades in order to test their knowledge of the following consumer areas: personal finance, health and safety, environment, technology, and consumer rights and responsibilities. LifeSmarts, established by the National Consumers League, resembles a game show, but the program's content is educational. The contest teaches consumer and marketplace issues and is

designed to supplement classroom curriculum or be used as a learning activity in clubs and organizations outside the classroom.

LifeSmarts is open to all teens in 9th - 12th grade. Teams may represent schools, churches, community groups, or even neighborhoods. For more information on 2008 LifeSmarts or how to create a team, contact 803.734.4195 or toll-free at 1.800.922.1594 or e-mail: King@dca.state.sc.us.



Charles Knight, Carri Grube and Donna DeMichael represented the Department of Consumer Affairs as expert advisors at a press conference on Foreclosures and Predatory Lending on April 25 at the Richland County Judicial Center.

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opportunity to view two of three information sessions related to home buying. Those three sessions will center on credit reports and scores, credit counseling and debt collection, and a mortgage workshop.

Credit reports and scores will look at the importance of knowing your credit score before making large purchases, like a home, and how to get your credit score for free.

Credit counseling and debt collection focuses on repairing bad credit and what to do about debt collectors.

Mortgage 101 takes on the intimidating pile of forms homeowners have to tackle before buying a home. The session will help consumers better understand what they're signing, how to shop around for a mortgage, and how to spot mortgage fraud.

After a working lunch, a panel discussion will openly discuss government services and products related to home buying.

For more information on the Homebuying 101 Conference contact Alice Brooks, Director of Public Information at the South Carolina Department of Consumer Affairs, at 803.734.4190.

The schedule for Homebuying 101 is as follows:

8:30 – 9:00	Registration
9:00 – 9:15	Welcome
9:30 – 11:00	Information Sessions
11:00 – 11:15	Break
11:15 – 12:45	Information Session
1:00 – 2:00	Lunch
2:00 – 3:15	Panel Discussion

CONTINUED from Page 2: The Help Desk

style, and market knowledge. Expect a broker to be professional, to return phone calls, and to be organized. The following are questions you should ask any prospective real estate broker:

- How many homes did you sell in the past year?
- What is your commission?
- What share of the total commission should I offer to another broker who finds the buyer?
- How will you market my home? Will the home be visible on popular websites?
- Will you help the buyer get financing?
- Can you provide references?

S.C. Department of Consumer Affairs Mission and Values Statement:

To protect consumers from inequities in the marketplace through advocacy, mediation, enforcement and education.

The Department strives to be a **CREDIT** to our State by holding the following values as essential in our relationships and decision-making:

Competence **R**espect **E**quality
Dedication **I**ntegrity **T**imeliness

The Commission on Consumer Affairs

Dr. Lonnie Randolph Jr., Chair, Columbia
The Honorable Mark Hammond, Secretary of State, Columbia
Barbara B. League, Greenville
Louis Mayrant Jr., Pineville
Rev. Tony Macomson, Cowpens
Wayne Keith Sims, Columbia
Wayne Powell, Gaffney
David Campbell, Columbia
Carole C. Wells, Woodruff
Brandolyn Thomas Pinkston, Administrator
Charles Ellison, Editor

About the South Carolina Department of Consumer Affairs:
Established by the Consumer Protection Code in 1974, the South Carolina Department of Consumer Affairs represents the interest of South Carolina consumers. Our mission is to protect consumers from inequities in the marketplace through advocacy, mediation, enforcement, and education. For more information on the SCDCA, visit www.scdca.gov.